

UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT

In re:

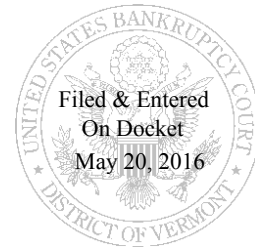
NICHOLAS GRAVEL and

AMANDA GRAVEL

Debtors.

) Case No.: 11-10112

) Chapter 13



**ORDER DETERMINING THAT THE DEBTORS HAVE CURED ALL PREPETITION
MORTGAGE DEFAULTS AND IS CURRENT POST-PETITION ON MORTGAGE PAYMENTS
TO PHH MORTGAGE CORPORATION**

Upon motion of the Chapter 13 Trustee pursuant to VT LBR 3015-2(j)(8) and notice under Fed. R. Bankr. P. 3002.1(f) for an order determining that the debtor(s) in this case are current on their mortgage payments to *PHH Mortgage Corporation*. Service of the motion and

notice having been given to the mortgagee, Debtors, and Debtors' attorney, and [the Creditor, PHH Mortgage,

having filed a Response

agreeing that the Debtors are and it appearing to the Court based on the representations of PHH's Response, current (doc. # 72), along with the

Trustee's Motion and exhibits, that in fact the debtors are current on their mortgage payments,

NOW THEREFORE,

IT IS ORDERED AND DETERMINED AS FOLLOWS:

(1) the debtors have cured any mortgage arrearage or default existing on the date that this bankruptcy case was filed;

(2) the debtors, by their payments through the Office of the Chapter 13 Trustee, have made all payments due during the pendency of this case through April 1, 2016, including all monthly payments and any other charges or amounts due under their mortgage with *PHH Mortgage Corporation*.

(3) the Debtors' first post-bankruptcy mortgage payment is to be made directly by the debtors to the mortgagee beginning with the payment due on May 1, 2016.

(4) the mortgagee shall be precluded from disputing that the debtors are current (as set forth herein) in any other proceeding.

Dated: May 20, 2016
Burlington, Vermont



Hon. Colleen A. Brown
U.S. Bankruptcy Judge